

What Employees Should Know About the SHOP Marketplace

The Small Business Health Options Program (SHOP) Marketplace gives employers with 50 or fewer employees a way to offer health and dental coverage to their employees.

If your employer is offering SHOP Marketplace coverage or you're currently enrolled, here are some things you should know about your coverage.

Employees covered by a SHOP Marketplace plan

If you have SHOP Marketplace coverage, check with your employer to find out when it's time to **renew or change your coverage** on [HealthCare.gov](https://www.healthcare.gov).

If you're eligible, your employer will give you a coverage offer, and you'll have a least one week to accept or decline.

When to enroll in the SHOP Marketplace

When your employer's coverage offer is ready, you'll get an email from the SHOP Marketplace with a participation code and a link to the SHOP Marketplace. This is where you'll fill out the employee application and accept or decline the coverage offer. If you don't have an email address, your employer will make sure you get this information.

Your employer decides how much time you have to respond to their coverage offer. Make sure you accept or decline by the last day of the enrollment period so you don't miss the chance to enroll. If you decline or don't respond to your employer's coverage offer, you won't be able to get coverage through your employer until the next enrollment period (12 months from your employer's effective date of coverage). For details on how to enroll, visit [HealthCare.gov/small-businesses/employees-shop/overview](https://www.healthcare.gov/small-businesses/employees-shop/overview).



Can I enroll in dental coverage without enrolling in a health plan?

If your employer offers health and dental coverage through the SHOP Marketplace, you don't have to enroll in health coverage to enroll in dental coverage. You have the option to enroll in just health coverage, just dental coverage, or both. If your employer offers coverage to dependents, they must enroll in the same health and dental plans that you enroll in. If your employer offers both health and dental coverage, dependents can enroll in just health coverage, just dental coverage, or both.

Some employers may offer only health coverage or dental coverage. In this case, you can enroll in the health or dental plan that's offered, or you can decline the coverage offer.

Can I select a different plan for my dependents?

You can select one health plan and one dental plan (if your employer offers it) for you and your dependents. This means that you and your dependents will have the same coverage. If you have more than one dependent, they don't all have to enroll in health and dental coverage if you enroll in both. Your dependents have the option to enroll in either health or dental coverage. For example, if you have 3 children, child #1 can enroll in health coverage only, child #2 in dental coverage only, and child #3 in both health and dental coverage.

What if I already have other coverage?

You don't need SHOP coverage if you have coverage through another job, another person's job, Medicare, Medicaid, the Department of Veterans Affairs (VA), the Indian Health Service, TRICARE, coverage sold through the individual market, or other minimum essential coverage.

Can I enroll my dependent in SHOP Marketplace coverage if I have other health coverage?

You must enroll in the SHOP Marketplace to enroll your dependents. When you get a coverage offer from your employer, you and your dependents must enroll in the same plan.

Making changes to your coverage

If you decide you want to cancel your enrollment, let your employer know right away. Your employer has until 11:59 p.m. ET to cancel before the coverage effective date. The SHOP Marketplace will send a refund to your employer for any payments collected. You'll need to get the refund from your employer.

If you want to cancel your enrollment after the coverage effective date, your coverage will be terminate on the last day of the month in which your employer cancels your coverage. In this case, you won't get a refund from the SHOP Marketplace. For example, if your coverage effective date is January 1 and you change your mind on or after January 1, the earliest you can terminate coverage is January 31. To cancel your coverage, talk with your employer. You can also contact the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 a.m. - 7 p.m. ET. TTY users should call 711 to reach a call center representative..

Can I change or drop my coverage during the year?

Once you're enrolled in a plan and your coverage has started, you won't be able to change plans until the next enrollment period.

You can drop your SHOP Marketplace coverage during the year. Your coverage will be terminated at the end of the month that the SHOP is told about your request to drop coverage. Remember, if you drop your coverage, your dependents will also lose coverage.

To drop your coverage, talk to your employer, or contact the SHOP Call Center.

Can I add or remove someone from my policy?

You can add dependents outside of the initial enrollment period only when there's a Special Enrollment Period. You can remove a dependent at any time during the year. Talk to your employer, or contact the SHOP Call Center to add or remove someone from your policy.

Making changes to your personal information

If you need to make changes to your contact information, like address or phone number, log in to your **HealthCare.gov** account and make those changes in your **My account** profile.

How to get help

To get help with the employee application, or if you have other questions about the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893, Monday - Friday from 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a call center representative.

To get help with a claim, contact your insurance company.

